

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Diane Katherine Nichols
Debtor

Case No. 14-05425-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

Date Rcvd: Jan 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2020.

db +Diane Katherine Nichols, 7872 Charlestown Road, Mercersburg, PA 17236-9752
4575166 +Ann Parsons, 17116 Olde Mill Run, Derwood, MD 20855-1528
4615009 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4575171 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
4583228 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
4575172 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, 350 Highland Dr, Lewisville, TX 75067)
4575173 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissan, 8900 Freeport Pkwy, Irving, TX 75063)
4607461 Nissan - Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
4575174 +Susan Becker, 8118 Cottage St, Dunn Loring, VA 22027-1307
4575177 +Virginia Soler Morales, 7911 Clifton St, Manassas, VA 20109-3118

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: WFFC.COM Jan 22 2020 00:18:00 Wells Fargo Bank N.A., MAC N9286-01Y,
1000 Blue Gentian Road, Eagan, MN 55121-7700
4575168 EDI: BANKAMER.COM Jan 22 2020 00:18:00 Bank of America, P O Box 982238,
El Paso, TX 79998
4575169 +EDI: TSYS2.COM Jan 22 2020 00:18:00 Barclays Bank Delaware, 700 Prides Crossing,
Newark, DE 19713-6109
4575170 +EDI: CHASE.COM Jan 22 2020 00:18:00 Chase Bank USA, P O Box 15298,
Wilmington, DE 19850-5298
4622003 EDI: PRA.COM Jan 22 2020 00:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4575176 +EDI: RMSC.COM Jan 22 2020 00:18:00 SYNCB/HHGregg, P O Box 965036,
Orlando, FL 32896-5036
4626645 +EDI: WFFC.COM Jan 22 2020 00:18:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,
Fort Mill, SC 29715-7203
4575178 +EDI: WFFC.COM Jan 22 2020 00:18:00 Wells Fargo Home Mtg, P O Box 10335,
Des Moines, IA 50306-0335

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4575167 Ann Parsons
4575175 Susan Becker
cr* Susan Becker, 8118 Cottage Street, Dunn Loring, VA 22027-1307
4590071* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdi3trustee.com
Jerome B Blank on behalf of Creditor Wells Fargo Bank, NA pamb@fedphe.com
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Michael John Csonka on behalf of Debtor 1 Diane Katherine Nichols office@csonkalaw.com, kwhitsel@csonkalaw.com;r48114@notify.bestcase.com
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Diane Katherine Nichols**
First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)
First Name Middle Name Last Name
United States Bankruptcy Court Middle District of Pennsylvania
Case number: 1:14-bk-05425-HWV

Social Security number or ITIN xxx-xx-8406
EIN -----

Social Security number or ITIN ----
EIN -----

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Diane Katherine Nichols

By the
court:

1/21/20



Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Lyndsey Price, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.